## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Brian P. McCafferty

Debtor(s)

Chapter 13 Proceeding

21-12721 MDC

## ORDER

AND NOW, this 16th day of March 2022, upon consideration of Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania's Certification of Default it is hereby ORDERED that the Automatic Stay be modified to permit, Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania and/or its successors and assigns to proceed with foreclosure on the property located at 212 Race Street, Apartment 4B, Philadelphia, PA 19106 and to obtain all other Relief available under the Non-Bankruptcy law.

As a result of the Debtor's scheme to delay and hinder Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania's mortgage foreclosure action it is further ORDERD that any subsequent bankruptcy petition filed by the Debtor within one hundred eighty (180) days of the date of this Order will not stay Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania and/or its successors and assigns from proceeding with the mortgage foreclosure action with regard to the property located at 212 Race Street, Apartment 4B, Philadelphia, PA 19106

It is further ORDERED, that relief granted by this order shall survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code.

It is FURTHER ORDERED, the bankruptcy Rule 4001(a)(3) is not applicable, and Movant is allowed to immediately proceed with foreclosure and all other relief available under the non-Bankruptcy law.

BY THE COURT:

MAGDELINE D. COLEMAN

CHIEF U.S. BANKRUPTCY JUDGE

Magdeline D. Colem

**Interested Parties:** 

Mary F. Kennedy, Esquire

Attorney for Citizens Bank, N.A. s/b/m to Citizens Bank of Pennsylvania

Michael Gumbel, Esquire Attorney for Debtor(s)

Kenneth E. West, Esquire Trustee